

Ex. 12

Exhibit Page 1 of 10

Please contact us at (877) 783-7491 EXT. 4670715

12/21/2016



4-692-79622-0029075-002-3-000-001-000-000

THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675
Property Address:
1040 STAR RT 104
LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 07/01/2016: Unpaid balance of \$175.29
- Payment due 08/01/2016: Unpaid balance of \$175.29
- Payment due 09/01/2016: Unpaid balance of \$175.29
- Payment due 10/01/2016: Unpaid balance of \$175.29
- Payment due 11/01/2016: Unpaid balance of \$175.29
- Payment due 12/01/2016: Unpaid balance of \$175.29
- Current payment due 01/01/2017: \$151.44

Total: \$2,224.00 due. You must pay this amount to bring your loan current.

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (877) 783-7491 EXT. 4670715 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

45DLQPCSV1214



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WELCOME TO NATIONSTAR

From online account access to hardship assistance, you'll find the necessary information you need to help manage your Nationstar Mortgage Account.

Select Loan

*****80675 - 1040 STAR PT 104, LUCASVILLE, OH 45648

My Notifications

Hide

TREES GIVING YOU DIRTY LOOKS?

You might have a paper problem.

Go paperless. Sign up for e-Correspondence. [Sign Up](#)

My Mortgage

Unpaid Principal Balance*

\$8,323.25

2%

*This is not an exact payoff amount. For the full amount to payoff this account, please request a payoff quote.



My Home Loan

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[Refinance Application](#)
[Request Payoff Quote](#)
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[View Year End Statement](#)

My Payments



Last Payment of \$151.44 was received on 12/27/2015.
 Past due amount of \$1,371.40 is due immediately.
 Next Payment of \$151.44 due on Friday, January 1, 2016.

Your Dedicated Loan Specialist is Karen Boyd
 Toll Free Number: 888-850-9398

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My Escrow



Current Escrow Balance
 (\$859.97)

Current Escrow Payment
 \$83.44*

* This is the escrow portion of your monthly payment.

Next Analysis
 March 1, 2017
 Last Analysis
 March 29, 2016

[View Escrow Analysis Statement](#)
[View Escrow Detail](#)

My Profile



Sheila R Caspari
 1040 STATE ROUTE 104 LUCASVILLE, OH 45648
 Sheuee@nstmortgage.com
 Primary phone number: 740-708-4885

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8850 Cypress Waters Blvd | Coppell, TX 75019

Please contact us at (888) 850-9398 EXT. 4670715

08/30/2016

0-802-81193-0014318-003-000-000-000

THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675
Property Address:
1040 STAR RT 104
LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History

- Payment due 01/01/2016: Unpaid balance of \$151.44
- Payment due 02/01/2016: Unpaid balance of \$151.44
- Payment due 03/01/2016: Unpaid balance of \$183.68
- Payment due 04/01/2016: Unpaid balance of \$183.68
- Payment due 05/01/2016: Unpaid balance of \$175.29
- Payment due 06/01/2016: Unpaid balance of \$175.29
- Current payment due 07/01/2016: \$151.44

Total: \$1,172.26 due. You must pay this amount to bring your loan current.
Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
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- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 568-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

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Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

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4500PCS01214



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From online account access to hardship assistance, you'll find the necessary information you need to help manage your Nationstar Mortgage Account.

Select Loan 

****80675 - 1040 STAR HT 104, LUCASVILLE, OH, 45648

My Notifications

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If spring cleaning looks a lot like a ticker-tape parade,
 you might have a paper problem.

Go paperless. Sign up for eCorrespondence.

My Mortgage



Unpaid Principal Balance *

\$8,223.23

My Home Loan

View Full Loan Number

Refinance Application
 Request Payoff Quote
 View Payoff Statement
 View Year End Statement

* This is not an exact payoff amount. For the full amount to payoff the account, please request a payoff quote.

My Payments



Last Payment of \$151.44 was received on 12/7/2015
 Past due amount of \$845.53 is due immediately
 Next Payment of \$151.44 due on Friday, January 1, 2016

Your Dedicated Loan Specialist is Kalam Boyd
 Toll Free Number: 888-850-9398

Make A Payment
 Sign Up for Automatic Payments
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 View Transaction History
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 Pay By Text
 Homeowner Assistance

My Messages and Alerts



0 New Messages

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 Compose Message

My Escrow



Current Escrow Balance
 (\$377.58)

Current Escrow Payment
 \$83.44 *
 * This is the escrow portion of your monthly payment

Next Analysis
 March 1, 2017
 Last Analysis
 March 29, 2016

View Escrow Analysis Statement
 View Escrow Detail

My Profile



Sheila R Caspari
 1040 STATE ROUTE 104 LUCASVILLE, OH 45648
 Sheilac@nationstar.net
 Primary phone number: none

Update Profile Information
 Update Contact Information
 Cancel eCorrespondence
 Authorize A Third Party
 Add A Loan

Nationstar is a debt collector. This may be an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

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CC BY 4.0 125

WELCOME TO NATIONSTAR

Happy Mortgage Birthday from Nationstar Mortgage!
You have owned your home for 19 years

Select Loan

*****00075 - 1043 STAR RT 104 LUCASVILLE, OH, 45649

My Mortgage

Unpaid Principal Balance *

\$8,321.25



My Home Loan

[View Full Link Number](#)

- [Refinance Application](#)
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- [View Year End Statement](#)

* If a truck or motor carrier is used for the trip, someone is to pay for the actual costs related to the trip.

My Payments

Last Payment of \$151.44 was received on 12/2/2015
Past due amount of \$470.24 is due immediately
Next Payment of \$151.44 due on Friday, January 1, 2016



Your Dedicated Loan Specialist is Kalani Boyd
Toll Free Number: 888-850-9398

- Make A Payment
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My Messages and Alerts

0 New Messages

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My Essay



Current Escrow Balance
(\$377,580)

Current Escrow Payment
\$83.44 *

* This is the escrow portion
of your monthly payment

Next Analysis
March 1, 2017
Last Analysis
March 29, 2016

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My Profile



Sheila N Caspari
1040 STATE ROUTE 104 LUCASVILLE, OH 45644
Shewee@sciotionwireless.net
Primary phone number: none

- Update Profile Information
- Update Contact Information
- Cancel e-Correspondence
- Authorize A Third Party
- Add A Loan

Nationstar is a debt collector. This may be an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

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4/21/2016



8950 Cypress Waters Blvd
Coppell, TX 75019
MyNationstar.com

02/11/2016



0-692-48421-0004791-001-01-000-000-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

Open Immediately Important Information



Loan Number: 0600080675
1040 STAR RT 104
LUCASVILLE OH 45648

Dear THOMAS L CASPARI and SHEILA R CASPARI:

Nationstar Mortgage, the servicer of your loan, welcomes the opportunity to discuss possible alternatives that may be available to you. Your mortgage payment is now 30 days or more past due and as our prior letters have stated, we are here to help. Call us today to learn more about your options and instructions for how to apply. The longer you wait, or the further you fall behind on your payments, the harder it will be to find a loss mitigation solution.

This letter is being provided to you as required by the Consumer Financial Protection Bureau. If you have already submitted an application for loss mitigation, we will continue processing that application. However, if you have not, the purpose of this letter is to encourage you to do so.

Available Loss Mitigation Options*:

If you need help, the following options may be possible (most are subject to lender approval):

- Refinance the loan with us or another lender;
- Modify the loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment; or
- If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to sell your home and use the proceeds to pay off your current loan.

Call us at 1-888-811-5279 for more information about your options.

Housing Counselors:

For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>, or by calling (800) 569-4287.

Sincerely,
Nationstar Mortgage LLC

P.S. Don't wait to let us provide the help you need. Call 1-888-811-5279 Monday through Friday between 8 a.m. and 7 p.m. (CT) and Saturday between 8 a.m. and 12 p.m. (CT).

*Borrower must meet certain requirements to qualify for any of the options/products referenced above. Terms are subject to change.

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Subject: Thomas, Nationstar is here to help!

From: Nationstar Mortgage LLC (donotreply@nationstarmail.com)

To: sheila.caspan@frontier.com,

Date: Wednesday, January 27, 2016 12:01 PM

Dear Thomas,

Everyone at Nationstar is committed to "helping homeowners succeed." To keep things easy for you, we offer multiple ways to make your monthly payments. There are three convenient ways you can pay right now:

You have three ways to pay right now:

- [Click here to make a one-time payment online.](#) (No fee if received within nine days of 1/1/2016)
- Call to make a payment using our automated phone system: 866-848-8542. (Fee applies)
- Call and pay by speaking to a Nationstar Representative: 888-811-5279. (Fee applies)

Remember, we're here to help! If you have any questions or concerns about making your monthly payment, please call us now to discuss possible solutions at 888-811-5279. If you have already made your scheduled monthly payment, you may disregard this email.

Thank You,

Nationstar Mortgage NMLS #2119



Nationstar is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt.



Helping You Achieve More.

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Customer Service
Nationstar Mortgage
8950 Cypress Waters
Blvd
Coppell, TX 75019
1-888-480-2432

Hours
We have expanded our hours to better serve you.
Mon - Thurs 8am to 8pm CT
Fri 8am to 6pm CT
Sat 8am to 2pm CT

Payments
Nationstar Mortgage
P.O. Box 650783
Dallas, TX 75265-0783

Overnight Mail Address
for Payments
Nationstar Mortgage

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Q A1 Search Search Mail Search Web Home Sheila

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Finance

Thomas, Nationstar is here to help!

Nationstar Mortgage LLC <donotreply@nationstar.com>
To: sheila.casper@frontier.com
Jan 26 at 12:01 PM
(Change this setting)

This message contains blocked images. Show Images

Dear Thomas,

Everyone at Nationstar is committed to "helping homeowners succeed." To keep things easy for you, we offer multiple ways to make your monthly payments. There are three convenient ways you can pay right now. You have three ways to pay right now:

- [Click here to make a one-time payment online.](#) (No fee if received within nine days of 1/1/2016)
- Call to make a payment using our automated phone system: 866-848-8542. (Fee applies)
- Call and pay by speaking to a Nationstar Representative: 888-811-5279. (Fee applies)

Remember, we're here to help! If you have any questions or concerns about making your monthly payment, please call us now to discuss possible solutions at 888-811-5279. If you have already made your scheduled monthly payment, you may disregard this email.

Thank You,
Nationstar Mortgage NMLS #2119

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Hours
 We have expanded our hours to better serve you.
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 Fri 8am to 6pm CT
 Sat 8am to 2pm CT

Payments
 Nationstar Mortgage
 P.O. Box 650783
 Dallas, TX 75265-0783


Overnight Mail Address for Payments
 Nationstar Mortgage
 Attn: Payment Processing
 1010 W. Mockingbird,
 Suite 100
 Dallas, TX 75247

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This email was sent by: **Nationstar Mortgage LLC**
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THAT JUST BRUSHED CLEAN FEELING
 When it's dentist day, but that delicious dental could not be denied.

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Select Loan 

*****80675 - 1040 STAR RT 104, LUCASVILLE, OH, 45648

Looking for your Year-End Tax Statement? 2015 [Year-End Tax Statements](#) are available NOW.

My Mortgage




Unpaid Principal Balance *

\$8,323.25

2%

*This is not an exact payoff amount. For the full amount to payoff the account, please request a payoff quote.

My Home Loan 

[View Full Loan Number](#)


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My Payments



Last Payment of \$151.44 was received on **12/2/2015**

Past due amount of \$486.56 is due immediately

Next Payment of \$151.44 due on Friday, **January 1, 2016**

Your Dedicated Loan Specialist is Kalani Boyd

Toll Free Number: 888-850-9398

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My Escrow



Current Escrow Balance (\$89.07)

Current Escrow Payment \$83.44 *

* This is the escrow portion of your monthly payment


Next Analysis March 1, 2016

Last Analysis December 9, 2015

[View Escrow Analysis Statement](#)

[View Escrow Detail](#)

My Profile



Sheila R Caspari

1040 STATE ROUTE 104 LUCASVILLE, OH 45648

Shewee@sciotowireless.net

Primary phone number: none

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